

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Brian J. Ruppert  
Elizabeth Jordana Ruppert  
Debtors

Case No. 17-00149-JJT  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: CKovach  
Form ID: pdf010

Page 1 of 3  
Total Noticed: 91

Date Rcvd: Mar 01, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 03, 2018.

db/jdb +Brian J. Ruppert, Elizabeth Jordana Ruppert, 376 Somerset Drive,  
East Stroudsburg, PA 18301-6996  
cr ECMC, PO Box 16408, St. Paul, MN 55116-0408  
4874180 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: BANK OF AMERICA, PO BOX 982238, EL PASO, TX 79998)  
4874181 BARCLAYS BANK DE, PO BOX 8803, WILMINGTON, DE 19899-8803  
4874182 +BARCLAYS BANK DELAWARE, 125 S WEST STREET, WILMINGTON, DE 19801-5014  
4909592 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
4874184 CAPITAL ONE BANK, PO BOX 30285, SALT LAKE CITY, UT 84130-0285  
4874183 +CAPITAL ONE BANK, PO BOX 30281, SALT LAKE CITY, UT 84130-0281  
4874185 +CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497  
4874187 +CHASE, PO BOX 901003, FORT WORTH, TX 76101-2003  
4874188 +CHASE BANK, PO BOX 15298, WILMINGTON, DE 19850-5298  
4874189 +CHILDREN PLACE/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497  
4874190 +CITI CARDS, PO BOX 6241, SIOUX FALLS, SD 57117-6241  
4874192 +CITIBANK, PO BOX 6497, SIOUX FALLS, SD 57117-6497  
4874194 +CITIBANK/CHILDRENS PLACE, C/O NORTHLAND GROUP INC, PO BOX 390905,  
MINNEAPOLIS, MN 55439-0905  
4874195 +COMENITY BANK/VICTORIAS SECRET, PO BOX 182273, COLUMBUS, OH 43218-2273  
4874196 COMENITY CAPITAL BANK, BANKRUPTCY DEPARTMENT, PO BOX 183043, COLUMBUS, OH 43218-3043  
4874197 +COMENITY CAPITAL/GMSTOP, PO BOX 182120, COLUMBUS, OH 43218-2120  
4874198 +CREDIT FIRST NA, 6275 EASTLAND RD #5, BROOKPARK, OH 44142-1399  
4905902 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
4898009 +Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430  
4894981 Credit First NA, PO Box 818011, Cleveland, OH 44181-8011  
4874201 DUVERA BILLING SERVICES LL, 1959 PALOMAR OAKS WAY, DBA DUVERA FINANCIAL,  
CARLSBAD, CA 92011-1314  
4994647 +Educational Credit Management Corp., PO BOX 16408, St. Paul, MN 55116-0408  
4994648 +Educational Credit Management Corp., PO BOX 16408, St. Paul, MN 55116,  
Educational Credit Management Corp., PO BOX 16408, St. Paul, MN 55116-0408  
4874202 FIRESTONE, PO BOX 81307, BK 14, CLEVELAND, OH 44181-0307  
4874203 +FIRST PREMIER BANK, 601 S MINNESOTA AVE, SIOUX FALLS, SD 57104-4868  
4874204 +GOODYEAR TIRE/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497  
4874205 +GREAT LAKES HIGHER EDUCATION, PO BOX 7860, MADISON, WI 53707-7860  
4874206 +HOME POINT FINANCIAL, 9 ENTIN ROAD SUITE 200, PARSIPPANY, NJ 07054-5000  
4874208 +HOME POINT FINANCIAL, NMLS 7706 9 ENTIN RD ST, PARSIPPANY, NJ 07054-5000  
4874207 HOME POINT FINANCIAL, 425 PHILLIPS BLVD, CENLAR, EWING, NJ 08618-1430  
4918687 +Home Point Financial Corporation, c/o Cenlar FSB, 425 Phillips Boulevard,  
Ewing, NJ 08618-1430  
4874214 +MACYS, PO BOX 8218, MASON, OH 45040-8218  
4874215 MID-AMERICA BANK & TRUST, 216 W 2ND ST, DIXON, MO 65459-8048  
4883564 +Navient Solutions, Inc. on behalf of, NJHEAA, PO BOX 548, Trenton, NJ 08625-0548  
4874221 +PENN ESTATES POA, 304 CRICKET DRIVE, EAST STROUDSBURG, PA 18301-8996  
4980471 +Penn Estates Property Owners Association, c/o Young & Haros, LLC, 802 Main Street,  
Stroudsburg, PA 18360-1602  
4874225 +SEARS/CBNA, PO BOX 6189, SIOUX FALLS, SD 57117-6189  
4874237 +TD BANK USA/TARGET CREDIT, PO BOX 673, MINNEAPOLIS, MN 55440-0673  
4874239 +TD BANK/TARGET CREDIT, PO BOX 673, MINNEAPOLIS, MN 55440-0673  
4874240 +THD/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497  
4880760 +UHEAA on behalf of American Student Assistance, 100 Cambridge St Suite 1600,  
Boston, MA 02114-2567  
4874242 +UHEAA/UTAH SBR, 60 S 400 W, SALT LAKE CITY, UT 84101-1284  
4874243 +US DEPT OF ED, 2505 S FINLEY RD STE 100, LOMBARD, IL 60148-4867  
4884412 US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973  
4874244 #VERIZON WIRELESS/SOUTHEAST, PO BOX 26055, MINNEAPOLIS, MN 55426-0055

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4881325 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Mar 01 2018 18:56:40  
American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848,  
Oklahoma City, OK 73124-8848  
4894851 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Mar 01 2018 18:56:28  
American InfoSource LP as agent for, Verizon, PO Box 248838,  
Oklahoma City, OK 73124-8838  
4874186 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 01 2018 18:56:39 CBNA/CITIBANK,  
C/O PORTFOLIO RECOVERY ASSOCIATES, 120 CORPORATE BLVD, NORFOLK, VA 23502-4952  
4874193 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 01 2018 19:13:08 CITIBANK,  
C/O PORTFOLIO RECOVERY ASSOCIATES, 120 CORPORATE BLVD STE 100, NORFOLK, VA 23502-4952  
4874191 +E-mail/Text: bankruptcydpt@mcmcg.com Mar 01 2018 18:52:34 CITIBANK, C/O MIDLAND FUNDING,  
2365 NORTHSIDE DR STE 30, SAN DIEGO, CA 92108-2709  
4874199 E-mail/PDF: creditonebknotifications@resurgent.com Mar 01 2018 18:56:33 CREDIT ONE BANK,  
PO BOX 98873, LAS VEGAS, NV 89193-8873  
4917363 +E-mail/Text: bankruptcy@cvps.com Mar 01 2018 18:52:41 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4874200 E-mail/Text: mrdiscen@discover.com Mar 01 2018 18:52:24 DISCOVER FINANCIAL SERVICES,  
PO BOX 15316, WILMINGTON, DE 19850

4875539 E-mail/Text: mrdiscen@discover.com Mar 01 2018 18:52:24 Discover Bank,  
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

4874209 +E-mail/Text: bankruptcy@cavps.com Mar 01 2018 18:52:41 HSBC BANK NEVADA,  
C/O CAVALRY PORTFOLIO SERVICE, 500 SUMMIT LAKE DR, VALHALLA, NY 10595-1340

4874210 E-mail/Text: cio.bncmail@irs.gov Mar 01 2018 18:52:26 IRS, CENTRALIZED INSOLVENCY OP,  
PO BOX 7346, PHILADELPHIA, PA 19101-7346

4905287 E-mail/Text: bk.notifications@jpmchase.com Mar 01 2018 18:52:29 JPMorgan Chase Bank N.A.,  
National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505

4874211 +E-mail/Text: BKRMailOPS@weltman.com Mar 01 2018 18:52:29 KAY JEWELERS, 375 GHENT ROAD,  
FAIRLAWN, OH 44333-4600

4874213 +E-mail/Text: bnckohlsnotices@becket-lee.com Mar 01 2018 18:52:25 KOHLS/CAPITAL ONE,  
N56 W 17000 RIDGEWOOD DR, MENOMONEE FALLS, WI 53051-5660

4874212 E-mail/Text: bnckohlsnotices@becket-lee.com Mar 01 2018 18:52:25 KOHLS/CAPITAL ONE,  
PO BOX 3115, MILWAUKEE, WI 53201-3115

4903161 E-mail/PDF: resurgentbknotifications@resurgent.com Mar 01 2018 18:56:28  
LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A.,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

4874216 +E-mail/Text: bankruptcydpt@mcmcg.com Mar 01 2018 18:52:34 MIDLAND FUNDING,  
8875 AERO DRIVE, SUITE 200, SAN DIEGO, CA 92123-2255

4909504 +E-mail/Text: bankruptcydpt@mcmcg.com Mar 01 2018 18:52:34 Midland Funding, LLC,  
Midland Credit Management, Inc. as, agent for Midland Funding, LLC, PO Box 2011,  
WARREN, MI 48090-2011

4874217 +E-mail/PDF: pa\_dc\_claims@navient.com Mar 01 2018 18:56:40 NAVIENT, PO BOX 9500,  
WILKES BARRE, PA 18773-9500

4874218 +E-mail/PDF: cbp@onemainfinancial.com Mar 01 2018 18:56:38 ONE MAIN FINANCIAL,  
BANKRUPTCY DEPT, PO BOX 140489, IRVING, TX 75014-0489

4874220 +E-mail/PDF: cbp@onemainfinancial.com Mar 01 2018 18:56:39 ONE MAIN FINANCIAL, PO BOX 499,  
HANOVER, MD 21076-0499

4874219 E-mail/PDF: cbp@onemainfinancial.com Mar 01 2018 18:56:27 ONE MAIN FINANCIAL, PO BOX 1010,  
EVANSVILLE, IN 47706-1010

4878388 +E-mail/PDF: cbp@onemainfinancial.com Mar 01 2018 18:56:27 ONEMAIN, 605 MUNN ROAD EAST,  
Fort Mill SC 29715-8421

4874222 +E-mail/Text: Bankruptcies@nragroup.com Mar 01 2018 18:52:54 POCONO MEDICAL CENTER,  
C/O NATIONAL RECOVERY AGENCY, 2491 PAXTON ST, HARRISBURG, PA 17111-1036

4925981 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 01 2018 18:56:33  
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

4876969 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 01 2018 18:52:31  
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
Harrisburg PA 17128-0946

4920532 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Mar 01 2018 18:52:41 Premier Bankcard, Llc,  
c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999

4874223 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Mar 01 2018 18:56:39 REGIONAL ACCEPTANCE CORP,  
621 W NEWPORT PIKE, WILMINGTON, DE 19804-3235

4874224 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Mar 01 2018 18:56:39 REGIONAL ACCEPTANCE CORP,  
1424 E FIRE TOWER ROAD, GREENVILLE, NC 27858-4105

4876420 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Mar 01 2018 18:56:39 Regional Acceptance Corporation,  
PO Box 1847, Wilson, NC 27894-1847

4874226 +E-mail/Text: bankruptcynotices@dcicollect.com Mar 01 2018 18:52:47 SPRINT,  
C/O DIVERSIFIED CONSULTANTS, 10550 DEERWOOD PARK BLVD 209, JACKSONVILLE, FL 32256-0596

4874227 +E-mail/PDF: gecsedirecoverycorp.com Mar 01 2018 18:56:32 SYNCB/CARE CREDIT,  
PO BOX 965036, ORLANDO, FL 32896-5036

4874228 +E-mail/PDF: gecsedirecoverycorp.com Mar 01 2018 18:56:27 SYNCB/GAP, PO BOX 965005,  
ORLANDO, FL 32896-5005

4874229 +E-mail/PDF: gecsedirecoverycorp.com Mar 01 2018 18:56:32 SYNCB/LORD & TAYLOR,  
PO BOX 965015, ORLANDO, FL 32896-5015

4874230 +E-mail/PDF: gecsedirecoverycorp.com Mar 01 2018 18:56:27 SYNCB/LOWES, PO BOX 965005,  
ORLANDO, FL 32896-5005

4874231 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 01 2018 18:56:33 SYNCB/LOWES,  
C/O PORTFOLIO RECOVERY ASSOCIATES, 120 CORPORATE BLVD, NORFOLK, VA 23502-4952

4874232 E-mail/Text: paparalegals@pandf.us Mar 01 2018 18:52:53 SYNCHRONY BANK,  
C/O PATENAUE & FELIX APC, 501 CORPORATE DR SOUTHPOINTE CTR, CANONSBURG, PA 15317

4874233 +E-mail/PDF: gecsedirecoverycorp.com Mar 01 2018 18:56:38 SYNCHRONY BANK FKA GE CAP RETAIL,  
4125 WINDWARD PLAZA DR, ALPHARETTA, GA 30005-8738

4874234 +E-mail/PDF: gecsedirecoverycorp.com Mar 01 2018 18:56:39 SYNCHRONY BANK/CARE CREDIT,  
950 FORRER BLVD, KETTERING, OH 45420-1469

4874235 +E-mail/PDF: gecsedirecoverycorp.com Mar 01 2018 18:56:32 SYNCHRONY BANK/JC PENNEY,  
PO BOX 965007, ORLANDO, FL 32896-5007

4874236 +E-mail/PDF: gecsedirecoverycorp.com Mar 01 2018 18:56:39 SYNCHRONY BANK/WALMART,  
PO BOX 965024, ORLANDO, FL 32896-5024

4904705 +E-mail/Text: bncmail@w-legal.com Mar 01 2018 18:52:40 TD BANK USA, N.A.,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

4874238 +E-mail/Text: roy.buchholz@allianceoneinc.com Mar 01 2018 18:52:21 TD BANK/TARGET,  
C/O ALLIANCEONE, 4850 STREET ROAD SUITE 300, TREVISO, PA 19053-6643

4874241 +E-mail/Text: bankruptcynotices@dcicollect.com Mar 01 2018 18:52:47 TMOBILE,  
C/O DIVERSIFIED CONSULTANTS, PO BOX 551268, JACKSONVILLE, FL 32255-1268

TOTAL: 44

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4921559 PPL Electric Utilities, Customer Services, 827 Hau  
cr\* +Penn Estates Property Owners Association, Inc., c/o Young & Haros, LLC, 802 Main Street,  
Stroudsburg, PA 18360-1602

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 03, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 1, 2018 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor Home Point Financial Corporation  
ecfmail@mwcc-law.com  
Celine P DerKrikorian on behalf of Creditor Home Point Financial Corporation  
ecfmail@mwcc-law.com  
Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com  
J. Zac Christman on behalf of Debtor 1 Brian J. Ruppert jchristman@newmanwilliams.com,  
mdaniels@newmanwilliams.com/epotito@newmanwilliams.com/lbeaton@newmanwilliams.com  
J. Zac Christman on behalf of Debtor 2 Elizabeth Jordana Ruppert jchristman@newmanwilliams.com,  
mdaniels@newmanwilliams.com/epotito@newmanwilliams.com/lbeaton@newmanwilliams.com  
James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, N.A. bkgroup@kmlawgroup.com  
Nicholas Charles Haros on behalf of Creditor Penn Estates Property Owners Association, Inc.  
nharos@eastpennlaw.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov  
Vincent Rubino on behalf of Debtor 1 Brian J. Ruppert  
epotito@newmanwilliams.com/lhochmuth@newmanwilliams.com/mdaniels@newmanwilliams.com/bsmale@newman  
williams.com/eapotito@hotmail.com/lbeaton@newmanwilliams.com  
Vincent Rubino on behalf of Debtor 2 Elizabeth Jordana Ruppert  
epotito@newmanwilliams.com/lhochmuth@newmanwilliams.com/mdaniels@newmanwilliams.com/bsmale@newman  
williams.com/eapotito@hotmail.com/lbeaton@newmanwilliams.com

TOTAL: 10

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

**IN RE:**

**Brian J Ruppert  
aka Brian John Ruppert  
aka Brian Ruppert  
Elizabeth Jordana Ruppert  
aka Elizabeth J Ruppert  
aka Elizabeth Ruppert  
aka Elizabeth J Miller  
aka Elizabeth Miller**

**Debtor(s)**

**Chapter: 13**

**Case No.: 5-17-bk-00149-JJT**

**ORDER DISMISSING CASE**

A Motion to Dismiss the above-named case having been filed by Debtor(s), it is

ORDERED that the above-named case be and it hereby is dismissed.

Dated: February 28, 2018

By the Court,



John J. Thomas, Bankruptcy Judge (RPR)